

Sycamore Township is seeking proposals for Property, Casualty, and Liability Insurance. Proposals will be accepted until October 26, 2018 at 12 noon. Proposals will be reviewed and a recommendation will be made to the Board of Trustees no later than October 30, 2018. The proposal must include all covered items, limits of coverage, deductible (if any) / per occurrence or aggregate (if any), and premium cost. In addition, if recommended / optional coverages are offered, they must include the same information as above. Where a coverage amount is not specified, the proposal is free to list options as appropriate including deductible and coverage limits. Where a specific deductible is not listed, the proposal is free to list options as appropriate.

All proposals must include information on the submitting agency / underwriting agency / reinsuring agency ratings from companies such as AM Best, Fitch Ratings, Moody's, etc or similar.

The proposals will be reviewed based on the following criteria: 1 – Past history or experience with Sycamore Township and or Other Public Entity Liability Coverage. 2 – Strength / Health of the underwriting agency / company. 3 – Premium cost. 4 – Value added items that add value to the Township at no additional premium cost, ie.. risk management services, etc.

All proposals must include references and at least one reference must be another similar public agency.

All proposals are to be submitted c/o Greg Bickford, Administrator, 8540 Kenwood Road, Cincinnati OH, 45236. They may also be submitted electronically via email to gbickford@sycamoretownship.org. Questions may be submitted this way as well.

Policy Term: 11/01/2018 - 11/01/2019. Multi-year options and renewals

Must include the following as listed. Optional / recommended coverages may be listed as well.

- General Liability: \$1,000,000 per Occurrence / \$3,000,000 Aggregate. Subject to \$0 Deductible
- Sexual Abuse Endorsement \$1,000,000 / \$1,000,000
- Damage to Premises Rented to you \$50,000 Subject to \$0 Deductible
- Medical Payments
- Cemetery Professional
- Pesticide or Herbicide endorsement
- Ohio Stop Gap Limit
- Emergency Response Operations. Mutual Aid Property Damage
- Special Events
- Employee Benefits - Occurrence Form Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate.
- Liquor Liability - Coverage limited to Host Liquor
- Public Officials Wrongful Acts Liability - Occurrence Form, Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate Non-Monetary Damage \$10,000 Per Suit / \$25,000 Per Policy Limit- Subject to Deductible
- Zoning / Temporary Taking Sublimit \$1,000,000 per Occurrence / \$1,000,000 Aggregate
- Employment Practices Liability Insurance, Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate
- Non-Monetary Damage \$10,000 Per Suit / \$25,000 Per Policy Limit-Subject to Deductible
- Back Wages
- Wage & Hour Defense Coverage
- Law Enforcement Liability

- Excess Liability - \$5 million per Occurrence / Aggregate
 Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Law Enforcement, Auto Liability and Stop Gap Liability
 Excludes Uninsured Motorist and Underinsured Motorist Coverage
- Property
 Total Building and Contents
 Blanket Basis Included
- Accounts Receivable \$250,000 any one occurrence
- Animal Mortality \$10,000 any one occurrence
- Building Ordinance or Law \$250,000
- Business Income / Extra Expense
- Communication Towers \$100,000 any one occurrence
- Debris Removal
- Electrical Utility Service Interruption \$25,000 any one occurrence
- EDP Coverage / In transit
- Mechanical Breakdown subject to \$10,000 limit
- Fairs and Festivals Arts \$50,000 any one occurrence
- Fine Arts \$5,000 any one item, \$25,000 any one occurrence
- Fire Department Service Charge \$5,000 for your liability
- Foundations of Machinery \$500,000 any one occurrence
- Fire Equipment Recharge \$5,000 for each separate 12 month period
- Ground Maintenance Equipment \$100,000 any one occurrence
- Inventory or Appraisal
- Newly Acquired or Constructed Prop – Bldg and Contents
- Paved Surfaces
- Personal Effects – Property of Others
- Property in Transit
- Property off Premises
- Underground Pipes, Flues or Drains
- Valuable Papers & Records – Cost to Research
- Water Back Up – Sewer or Drain
- Unnamed Locations - any location not on file with Company
- Earthquake Coverage
- Flood Coverage
- Equipment & Mechanical Breakdown (Boiler)
- Automobile - Subject to \$1,000,000 Liability Limit, Subject to \$0 Deductible, Emergency Vehicle Endorsement, Fellow Employee Coverage, Towing and Labor of a private passenger auto, Rental Reimbursement Medical Payments, Hired and Non Owned Automobile Liability, Hired Auto Physical Damage. Comprehensive, Collision, Physical Damage to Volunteers or Employees Personal Auto
- Inland Marine - Valuation: Replacement Cost
- Misc. Property & Equipment
- Emergency Portable Equipment
- Contractors Equipment Rented From Others
- Rental Reimbursement

- EDP - Limited to coverage provided under Property Extensions
- Forgery or Alteration
- Theft, Disappearance and Destruction In/Out
- Tax Time Limit
- Computer Fraud
- Employee Dishonesty